



PTO/SB/21 (01-03)

Approved for use through 04/30/2003. OMB 0651-0031
 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
 Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	10/656,798
		Filing Date	September 5, 2003
		First Named Inventor	Jones, Peter
		Art Unit	3624
		Examiner Name	Not yet assigned
Total Number of Pages in This Submission		Attorney Docket Number	G06.015

ENCLOSURES (check all that apply)

- | | | |
|--|---|--|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance Communication to Group |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input type="checkbox"/> Amendment / Reply | <input type="checkbox"/> Petition | <input type="checkbox"/> Appeal Communication to Group (<i>Appeal Notice, Brief, Reply Brief</i>) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Terminal Disclaimer | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Request for Refund | <i>Form PTO-1449, 1 foreign patent and 1 non-patent literature cited references, and Acknowledgement Postcard.</i> |
| <input checked="" type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | Remarks | |
| <input type="checkbox"/> Response to Missing Parts/ Incomplete Application | | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Kurt M. Maschoff		
Signature			
Date	December 16, 2003		

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on December 16, 2003

Type or printed	Edith Martin		
Signature		Date	December 16, 2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time your require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

In you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Group Art Unit: 3624

Application No.: 10/656,798

Examiner: Not yet assigned

Filing Date: September 5, 2003

**INFORMATION DISCLOSURE
STATEMENT**

For: PAYMENT CARD PROCESSING
SYSTEM AND METHODS

Attorney Docket No.: G06.015

Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-0006

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on December 16, 2003.

Dated: December 16, 2003By: 
Edith Martin

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Four (4) of the U.S. Patent references were cited in an Office Action received in another case. A copy of the Office Action is also enclosed.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to a mailing date of first office action on the merits.

Respectfully submitted,



December 16, 2003

Date

Kurt M. Maschoff
Registration No. 38,235
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-0081



Use for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

3

<i>Complete if Known</i>	
Application Number	10/656,798
Filing Date	September 5, 2003
First Named Inventor	JONES, Peter
Group Art Unit	3624
Examiner Name	Not yet assigned
Attorney Docket Number	G06.015

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	1	5,193,114		Moseley	03/09/1993	
	2	5,276,311		Hennige	01/04/1994	
	3	5,506,395		Eppley	04/09/1996	
	4	5,530,232		Taylor	06/25/1996	
	5	5,578,808		Taylor	11/26/1996	
	6	5,649,118		Carlisle et al.	07/15/1997	
	7	5,748,737		Daggar	05/05/1998	
	8	5,770,843		Rose et al.	06/23/1998	
	9	5,826,243		Musmanno et al.	10/20/1998	
	10	5,844,230		Lalonde	12/01/1998	
	11	5,859,419		Wynn	01/12/1999	
	12	5,864,830		Armetta et al.	01/26/1999	
	13	5,883,377		Chapin, Jr.	03/16/1999	
	14	5,914,472		Foladare e tal.	06/22/1999	
	15	5,984,191		Chapin, Jr.	11/16/1999	
	16	6,024,286		Bradley et al.	02/15/2000	

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



Institute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	2	of	3	Attorney Docket Number	G06.015
-------	---	----	---	------------------------	---------

Complete if Known

Application Number	10/656,798
Filing Date	September 5, 2003
First Named Inventor	JONES, Peter
Group Art Unit	3624
Examiner Name	Not yet assigned

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	17	6,032,136		Brake, Jr. et al.	02/29/2000	
	18	6,047,067		Rosen	04/04/2000	
	19	6,047,267		Owens et al.	04/04/2000	
	20	6,138,917		Chapin, Jr.	10/31/2000	
	21	6,145,739		Bertina et al.	11/14/2000	
	22	6,163,771		Walker et al.	12/19/2000	
	23	6,205,553	B1	Stoffel et al.	03/20/2001	
	24	6,220,510	B1	Everett et al.	04/24/2001	
	25	6,315,195	B1	Ramachandran	11/13/2001	
	26	6,327,348	B1	Walker et al.	12/04/2001	
	27	6,353,811	B1	Weissman	03/05/2002	
	28	6,427,909	B1	Barnes et al.	08/06/2002	
	29	6,427,919	B1	Barnes et al.	08/06/2002	
	30	6,431,443	B1	Barnes et al.	08/13/2002	
	31	2001/0032192	A1	Putta et al.	10/18/2001	
	32	2001/0048023	A1	Fitzmaurice et al.	12/06/2001	
	33	2002/0029191	A1	Ishibashi et al.	03/07/2002	
	34	2002/0095386	A1	Maritzen et al.	07/18/2002	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	1	WO	02/47022	A1	Blossom	06/13/2002		

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

3

of

3

Complete if Known

Application Number	10/656,798
Filing Date	September 5, 2003
First Named Inventor	JONES, Peter
Group Art Unit	3624
Examiner Name	Not yet assigned
Attorney Docket Number	G06.015

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	"Non-Final Office Action for U.S Patent Application No. 09/593,199, filed 06/14/2000", Jeff Manchester, 17pgs.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.